

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

RICHARD D. KARDOS

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:17-10862 TPA

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

August 24, 2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 08/18/2017 and confirmed on 11/30/17 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		33,839.68
Less Refunds to Debtor	486.51	
TOTAL AMOUNT OF PLAN FUND		33,353.17

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,700.00	
Trustee Fee	1,509.13	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		5,209.13

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	NATIONSTAR MORTGAGE LLC(*) Acct: 8421	0.00	0.00	0.00	0.00
	NATIONSTAR MORTGAGE LLC(*) Acct: 8421	0.00	0.00	0.00	0.00
	JEFFERSON CAPITAL SYSTEMS LLC* Acct: 2045	2,682.49	2,682.49	1,220.88	3,903.37
	HARLEY DAVIDSON CREDIT CORP* Acct: 9815	14,760.62	14,760.62	1,628.78	16,389.40
					20,292.77

Priority					
	DANIEL P FOSTER ESQ** Acct:	0.00	0.00	0.00	0.00
	RICHARD D. KARDOS Acct:	0.00	0.00	0.00	0.00
	RICHARD D. KARDOS Acct:	486.51	486.51	0.00	0.00
	FOSTER LAW OFFICES** Acct:	0.00	0.00	0.00	0.00
	DANIEL P FOSTER ESQ** Acct:	3,700.00	3,700.00	0.00	0.00

*** NONE ***

Unsecured					
	PORTFOLIO RECOVERY ASSOCIATES, LL Acct: 7739	578.73	578.73	0.00	578.73
	CAPITAL ONE NA** Acct: 6743	311.40	311.40	0.00	311.40
	PORTFOLIO RECOVERY ASSOCIATES, LL Acct: 7129	362.50	362.50	0.00	362.50
	PORTFOLIO RECOVERY ASSOCIATES, LL Acct: 1592	330.22	330.22	0.00	330.22
	UNITED STATES DEPARTMENT OF EDUC/ Acct: 0684	6,152.27	6,152.27	0.00	6,152.27
	VERIZON BY AMERICAN INFOSOURCE LP	116.15	116.15	0.00	116.15

17-10862 TPA

Page 2 of 2

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 0001				
	BRIAN C NICHOLAS ESQ	0.00	0.00	0.00	0.00
	Acct:				
	HSBC BANK USA	0.00	0.00	0.00	0.00
	Acct:				
					<hr/> 7,851.27

TOTAL PAID TO CREDITORS

28,144.04

TOTAL CLAIMED

PRIORITY 0.00

SECURED 17,443.11

UNSECURED 7,851.27

Date: 08/24/2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

IN RE:

RICHARD D. KARDOS

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:17-10862 TPA

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Richard D. Kardos
Debtor

Case No. 17-10862-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

Page 1 of 2

Date Rcvd: Aug 25, 2022

Form ID: pdf900

Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 27, 2022:

Recip ID	Recipient Name and Address
db	+ Richard D. Kardos, 817 McConnell Avenue, Erie, PA 16505-3215
14678590	+ Erie Community Credit Union, 1129 State Street, Erie, PA 16501-1911
14678592	+ HSBC Bank, Attn: Bankruptcy, PO Box 30256, Salt Lake City, UT 84130-0256

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14678587	+ Email/Text: ally@ebn.phinsolutions.com	Aug 25 2022 23:38:00	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
14695013	Email/Text: ally@ebn.phinsolutions.com	Aug 25 2022 23:38:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
14678588	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 25 2022 23:43:50	Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
14700483	Email/PDF: bncnotices@becket-lee.com	Aug 25 2022 23:43:42	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14678589	Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 25 2022 23:54:06	Citimortgage Inc, Attn: Bankruptcy, Po Box 6423, Sioux Falls, SD 57117
14678591	+ Email/Text: bankruptcy.notices@hdfsi.com	Aug 25 2022 23:39:00	Harley Davidson Financial, Attention: Bankruptcy, Po Box 22048, Carson City, NV 89721-2048
14684236	+ Email/Text: HarleyDavidsonBKNotices@nationalbankruptcy.com	Aug 25 2022 23:38:00	Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
14923443	Email/Text: JCAP_BNC_Notices@jcap.com	Aug 25 2022 23:39:00	JEFFERSON CAPITAL SYSTEMS LLC, PO Box 7999, St Cloud MN 56302
14678593	+ Email/Text: PBNCNotifications@peritussservices.com	Aug 25 2022 23:38:00	Kohls / Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
14716760	Email/Text: nsm_bk_notices@mrcooper.com	Aug 25 2022 23:38:00	Nationstar Mortgage, LLC, ATTN: Bankruptcy Department, P.O. Box 619096, Dallas, TX 75261-9741
14707984	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 25 2022 23:43:42	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14678594	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 25 2022 23:43:52	Portfolio Recovery & Associates, Po Box 41067, Norfolk, VA 23541-1067
14678595	+ Email/PDF: gecsed@recoverycorp.com	Aug 25 2022 23:43:16	Synchrony Bank / Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14758407	Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Aug 25 2022 23:38:00	United States Department of Education, Claims Filing Unit, Po Box 8973, Madison, WI 53708-8973
14678596	+ Email/Text: Great_Lakes_EBN_Docs@nelnet.net		

District/off: 0315-1

User: auto

Page 2 of 2

Date Rcvd: Aug 25, 2022

Form ID: pdf900

Total Noticed: 19

Aug 25 2022 23:38:00

Us Department Of Education, Great Lakes Higher Education, Attn: Bankruptcy, 2401 International Lane, Madison, WI 53704-3192

14726661

Email/PDF: ebn_ais@aisinfo.com

Aug 25 2022 23:43:33

Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838

TOTAL: 16

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		NATIONSTAR MORTGAGE LLC
cr		Nationstar Mortgage LLC d/b/a Mr. Cooper
cr	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court., Jefferson Capital Systems, PO Box 7999, St Cloud, MN 56302-9617

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 27, 2022

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 24, 2022 at the address(es) listed below:

Name	Email Address
Andrew M. Lubin	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper alubin@milsteadlaw.com bkecf@milsteadlaw.com
Bernadette Irace	on behalf of Creditor NATIONSTAR MORTGAGE LLC birace@milsteadlaw.com bkecf@milsteadlaw.com
Brian Nicholas	on behalf of Creditor NATIONSTAR MORTGAGE LLC bnicholas@kmlawgroup.com
Daniel P. Foster	on behalf of Debtor Richard D. Kardos dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Matthew Christian Waldt	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper mwaldt@milsteadlaw.com bkecf@milsteadlaw.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 7